

11-29-01



26958

PATENT TRADEMARK OFFICE

PATENT

A

11/28/01  
J1054 U.S. PTO

Attorney Docket No. 4361 P 003

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Continuation-In-Part Patent Application of: )  
THOMAS G. SISKKA )For: LOAN PRODUCT AND COLLABORATIVE )  
SYSTEM AND METHOD FOR PROVIDING )  
AND MONITORING A FINANCIAL PRODUCT )

Mailed: November 28, 2001 )

J1003 U.S. PTO  
556566/60  
11/28/01PATENT APPLICATION TRANSMITTALU.S. Patent and Trademark Office  
Attention: Box Patent Application  
P.O. Box 2327  
Arlington, VA 22202

Dear Sir:

Transmitted herewith for filing under 35 U.S.C. §111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for a "Financial Product and Collaborative System and Method for Providing and Monitoring a Financial Product."

This application is a continuation-in-part of U.S. Patent Application No. 09/813,745 filed March 21, 2001. U.S. Patent Application No. 09/813,745 is hereby incorporated herein by reference, and made a part hereof.

Enclosed are the following documents:

X Specification, Claims and Abstract containing 31 pages.X Six (6) Sheets of Formal Drawings (FIGS. 1A-3B).

The filing fee has been calculated as shown below:

			Small Entity		or	Other Than A Small Entity	
For:	No. Filed	No. Extra	Rate	Fee		Rate	Fee
Basic Fee				\$370	or		\$740
Total Claims	64 - 20 =	44	44 x 9 =	\$396	or	16 x 18 =	\$-0-
Indep. Claims	10 - 3 =	7	7 x 42 =	\$294	or	x 84 =	\$-0-
<input type="checkbox"/> First Presentation of Multiple Dependent Claim			x 140 =	\$	or	x 280 =	\$-0-
			Total	\$1,060	or	Total	\$-0-


Attorney Docket No. 4361 P 003  
Mailed: November 28, 2001  
Page 2

The filing fee is not enclosed but will be forwarded upon receipt of the Notice to File  
Missing Parts of the Application.

Respectfully submitted,

Date: November 28, 2001

By:



Richard C. Himelhoch, Reg. No. 35,544  
Customer No. 26958  
Wallenstein & Wagner, Ltd.  
311 S. Wacker Drive, 53rd Floor  
Chicago, Illinois 60606-6630  
312.554.3300

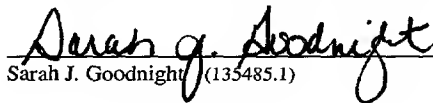
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**CERTIFICATION UNDER 37 C.F.R. § 1.10**

Express Mail Label No. EE486967681US

Date of Deposit: November 28, 2001

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service, postage prepaid, under 37 C.F.R. § 1.10 on the date indicated above and is addressed to: U.S. Patent and Trademark Office, Attention: Box Patent Application, P.O. Box 2327, Arlington, VA 22202.



Sarah J. Goodnight (135485.1)



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PATENT TRADEMARK OFFICE

Attorney Docket No. 4361 P 003

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re U.S. Patent Application of: )  
THOMAS G. SISKAL )  
For: FINANCIAL PRODUCT AND )  
COLLABORATIVE SYSTEM AND METHOD )  
FOR PROVIDING AND MONITORING A )  
FINANCIAL PRODUCT )  
Mailed: November 28, 2001 )

**REQUEST AND CERTIFICATION  
UNDER 35 U.S.C. § 122(B)(2)(b)(I)**

U.S. Patent and Trademark Office  
Attention: Box Patent Application  
P.O. Box 2327  
Arlington, VA 22202

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. § 122(b).

Respectfully submitted,

Dated: November 28, 2001

By: Richard C. Himelhoch  
Richard C. Himelhoch, Reg. No. 35,544  
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**CERTIFICATION UNDER 37 C.F.R. § 1.10**

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Sarah J. Goodnight  
Sarah J. Goodnight (135484.1)



26958

PATENT TRADEMARK OFFICE

**EXPRESS MAIL CERTIFICATION**  
**In Re U.S. Continuation-in-Part Patent Application**

Inventor: Thomas G. Siska

Application No.: Unassigned

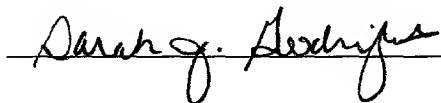
Filing Date: November 28, 2001

For: FINANCIAL PRODUCT AND COLLABORATIVE  
SYSTEM AND METHOD FOR PROVIDING AND  
MONITORING A FINANCIAL PRODUCT

Attorney Docket No.: 4361 P 003

Enclosures: Patent Application Transmittal;  
Patent Application containing 31 pages (including Claims  
and an Abstract);  
Six (6) sheets of Formal Drawings (Figures 1A - 3B);  
Request and Certification Under 35 U.S.C. § 122(B)(2)(I);  
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22202, ON NOVEMBER 28, 2001, UNDER EXPRESS MAIL NO. EE486967681US.

  
\_\_\_\_\_

PLEASE ADDRESS ALL FUTURE COMMUNICATIONS TO:

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